

In re:  
Charles K. Nguyen  
Hien T. Nguyen  
Debtors

Case No. 19-13854-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 18, 2024

User: admin  
Form ID: 167

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Total Noticed: 79

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2024:

Recip ID	Recipient Name and Address
db	#+ Charles K. Nguyen, 148 Penn Avenue, Souderton, PA 18964-1849
jdb	#+ Hien T. Nguyen, 148 Penn Avenue, Souderton, PA 18964-1849
cr	+ Tho Van Nguyen, 534 E. Broad Street, Souderton, PA 18964-1216
14806793	BUREAUS INVESTMENT GROUP PORTFOLIO NO 15 LLC, PO Box 2489, Kirkland, WA 98083-2489
14343235	+ Celtic Bank/Contfinco, 268 S. State Street, Suite 300, Salt Lake City UT 84111-5314
14343213	+ LLNV Funding LLC, 625 Pilot Road Suite 2/3, Las Vegas NV 89119-4485
14342726	+ Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14806940	+ PRA Receivables Management, LLC., Orion Portfolio Services, LLC, 10375 Old Alabama Rd Conn, Suite 302, Alpharetta, GA 30022-1119
14372159	Pennymac Loan Services, LLC, C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14555821	+ Pennymac Loan Services, LLC, c/o Rebecca Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14343247	+ Rep/Build Card, P.O. Box 9203, Old Bethpage NY 11804-9003
14817662	+ Tho Nguyen, c/o Matthew R Nahrgang, Esq, 35 Evansburg Road, Ste 400, Collegeville, PA 19426-3165
14343248	+ Tho V Nguyen (Individual), 534 E. Broad Street, Souderton PA 18964-1216
14373483	+ Tho Van Nguyen, c/o MARK A. HOFFMAN, ESQUIRE, 430 Main Street, Harleysville, PA 19438-2360
14355278	+ Tho Van Nguyen, c/o Mark Hoffman, Esquire, 430 Main Street, Suite A, Harleysville PA 19438-2360
14372931	Thomas Song, Esq., Id. No.89834, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14343226	+ Trident Asset Management, 53 Perimeter Center East, Suite 440, Atlanta GA 30346-2230

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bnc-thebureaus@quantum3group.com	Mar 19 2024 00:29:00	BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, LLC, PO Box 788, Kirkland, WA 98083-0788
cr	Email/PDF: cbp@omf.com	Mar 19 2024 00:32:25	OneMain Financial Group LLC, PO Box 3251, Evansville, IN 47731-3251
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 19 2024 00:44:38	Orion (Verizon), c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 19 2024 00:32:25	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14448460	Email/Text: bnc@atlasacq.com	Mar 19 2024 00:29:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
14552124	Email/Text: bnc@atlasacq.com	Mar 19 2024 00:29:00	Atlas Acquisitions LLC., 492C Cedar Lane, Ste

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			442, Teaneck, NJ 07666
14806792	Email/Text: bnc-thebureaus@quantum3group.com	Mar 19 2024 00:29:00	BUREAUS INVESTMENT GROUP PORTFOLIO NO 15 LLC, PO Box 788, Kirkland, WA 98083-0788
14343246	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 19 2024 00:29:00	Bank of America, 4060 Ogletown, Stanton Road, DE5-019-03-07, Newark DE 19713
14456339	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 19 2024 00:43:46	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14343210	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 19 2024 00:32:10	Capital One Bank USA, P.O. Box 85015, Richmond VA 23285-5075
14343232	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Mar 19 2024 00:29:00	CB Indigo/GF, P.O. Box 4499, Beaverton OR 97076-4499
14343233	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2024 00:32:25	CBNA, P.O. Box 6497, Sioux Falls SD 57117-6497
14429796	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 19 2024 00:32:24	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14343225	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 19 2024 00:43:46	CWS/CW Nexus, 101 Crossway Park Dr W, Holdings I, LLC, Woodbury NY 11797-2020
14343231	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 19 2024 00:32:08	Capital One, P.O. Box 5253, Carol Stream IL 60197-5253
14343214	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 19 2024 00:43:46	Capital One, P.O. Box 30253, Salt Lake City UT 84130-0253
14434573	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 19 2024 00:32:10	Capital One Bank (USA), N.A., PO BOX 71083, Charlotte NC 28272-1083
14433977	+ Email/PDF: ebn_ais@aisinfo.com	Mar 19 2024 00:32:10	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14449088	Email/PDF: bncnotices@becket-lee.com	Mar 19 2024 00:44:38	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14343242	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2024 00:44:09	Citi Bank, 701 E 60th St. N, IBS CDV Disputes, Sioux Falls SD 57104-0432
14343229	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2024 00:44:12	Citi Bank, P.O. Box 6190, Sioux Falls SD 57117-6190
14434199	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2024 00:32:25	Citibank, N.A., 6716 Grade Lane, Bldg 8, Suite 910-PY Dept, Louisville KY 40213-3410
14433813	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2024 00:43:46	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14343236	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 19 2024 00:29:00	Comenity Bank/Wayfair, P.O. Box 182789, Columbus OH 43218-2789
14343237	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 19 2024 00:32:25	Credit One Bank NA, 6801 S. Cimarron Road, Las Vegas NV 89113-2273
14343221	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 19 2024 00:32:11	Credit One Bank NA, 6801 S. Cimarron Road, Las Vegas NV 89113-2273
14430291	Email/Text: mrdisцен@discover.com	Mar 19 2024 00:29:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14343244	Email/Text: mrdisцен@discover.com	Mar 19 2024 00:29:00	Discover FIN SVCS LLC, P.O. Box 15316, Attn: CMS/Prod Develop, Wilmington DE 19850-5316
14343227	Email/Text: BNSFS@capitalsvcs.com	Mar 19 2024 00:29:00	CCS/First Savings Bank, 500 E 60th Street N, Attn: Credit Manager, Sioux Falls SD 57104
14343238	Email/Text: BNBLAZE@capitalsvcs.com	Mar 19 2024 00:29:00	FSB-Blaze, P.O. Box 5065, Sioux Falls SD 57117

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14343245	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 19 2024 00:32:31	First Premier Bank, 3820 N Louise Avenue, Tape Only, Sioux Falls SD 57107-0145
14343218	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 19 2024 00:32:32	JPMCB Card, 301 N. Walnut Street, Floor 09, Wilmington DE 19801-3935
14343222	Email/Text: PBNCNotifications@peritussservices.com	Mar 19 2024 00:29:00	Kohls/Capone, P.O. Box 3115, Milwaukee WI 53201-3115
14430531	Email/PDF: resurgentbknofications@resurgent.com	Mar 19 2024 00:32:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14429797	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 19 2024 00:32:25	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14343220	^ MEBN	Mar 19 2024 00:26:58	Mariner Finance, 5802 E. Virginia Beach Blvd., Suite 121, Norfolk VA 23502-2483
14343241	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 19 2024 00:32:32	Merrick Bank Corp, P.O. Box 9201, Bethpage NY 11804-9001
14430255	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 19 2024 00:29:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14430050	Email/PDF: cbp@omf.com	Mar 19 2024 00:32:08	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14429889	+ Email/PDF: cbp@omf.com	Mar 19 2024 00:44:11	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14343209	+ Email/PDF: cbp@omf.com	Mar 19 2024 00:32:11	OneMain Financial, 100 International Drive, 15th Floor, Baltimore MD 21202-4784
14456955	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 19 2024 00:43:46	Orion Portfolio Services II, LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14457545	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 19 2024 00:32:10	Orion Portfolio Services II, LLC, c/o PRA Receivables Management, LLC, PO Box 41031, Norfolk, VA 23541-1031
14555642	^ MEBN	Mar 19 2024 00:27:04	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14343216	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 19 2024 00:32:10	Portfolio Recovery Associates LLC, 120 Corporate Blvd., Suite 100, Norfolk VA 23502
14445416	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 19 2024 00:44:11	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14444512	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 19 2024 00:32:08	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14453544	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 19 2024 00:32:25	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14343208	+ Email/PDF: ebnotices@pnmac.com	Mar 19 2024 00:32:32	PennyMac Loan Services, Real Estate Mortgage, 6101 Condor Drive, Moorpark CA 93021-2602
14459416	+ Email/PDF: ebnotices@pnmac.com	Mar 19 2024 00:32:25	Pennymac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14343239	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2024 00:43:46	Sears/CBNA, P.O. Box 6497, Sioux Falls SD 57117-6497
14456205	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 19 2024 00:32:32	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14343211	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 19 2024 00:43:46	Synchrony Bank, P.O. Box 965036, Orlando FL 32896-5036
14794091	+ Email/PDF: ebn_ais@aisinfo.com	Mar 19 2024 00:43:46	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK

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			73118-7901
14794172	Email/PDF: ebn_ais@aisinfo.com	Mar 19 2024 00:44:09	Synchrony Bank by AIS InfoSource, LP as agent, Dept 888 PO BOX 4457, Houston TX 77210-4457
14343224	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 19 2024 00:32:08	Synchrony Bank/Walmart, 4125 Windward Plaza, Alpharetta GA 30005-8738
14343228	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 19 2024 00:43:46	Synchrony/JCP, 4125 Windward Plaza, Alpharetta GA 30005-8738
14343215	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 19 2024 00:29:00	TBOM/ATLS/Fortiva MC, 5 Concourse Parkway, Suite 400, Atlanta GA 30328-9114
14343212	Email/Text: bncmail@w-legal.com	Mar 19 2024 00:29:00	TD Bank USA/Target cred, 7000 Target Parkway N, Mail Stop NCD-0450, Brooklyn Park MN 55445-4301
14343219	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2024 00:43:46	THD/CBNA, One Court Square, Long Island City NY 11120-0001
14343223	+ Email/Text: bnc-thebureaus@quantum3group.com	Mar 19 2024 00:29:00	The Bureaus Inc., 1717 Central Street, Evanston IL 60201-1507
14343240	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2024 00:44:38	The Home Depot/CBNA, P.O. Box 6497, Sioux Falls SD 57117-6497

TOTAL: 62

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2024 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Joint Debtor Hien T. Nguyen dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

DAVID M. OFFEN

District/off: 0313-2

User: admin

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on behalf of Debtor Charles K. Nguyen dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

DENISE ELIZABETH CARLON

on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmlawgroup.com

JEROME B. BLANK

on behalf of Creditor Pennymac Loan Services LLC jblank@pincuslaw.com, mmorris@pincuslaw.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MARK A. HOFFMAN

on behalf of Creditor Tho Van Nguyen secretary@mahalaw.com

MATTHEW R. NAHRGANG

on behalf of Creditor Tho Van Nguyen mnahrgang@verizon.net

MICHAEL A. LATZES

on behalf of Creditor Tho Van Nguyen efiling@mlatzes-law.com

THOMAS SONG

on behalf of Creditor Pennymac Loan Services LLC tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Charles K. Nguyen and Hien  
T. Nguyen

Debtor(s)

Case No: 19-13854-amc

Chapter: 13

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**NOTICE OF HEARING**

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a hearing will be held before the Honorable  
Ashely M. Chan , United States Bankruptcy Judge to consider:

Objection to Notice of Deadline to Object to Discharge Filed by  
Tho Van Nguyen.

on: 4/2/24

at: 11:00 AM

in: Courtroom #4, 900 Market Street, Philadelphia, PA  
19107

Date: 3/18/24

For The Court

Timothy B. McGrath  
Clerk of Court